

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEVESON FLOWERS
ROSEMARY FLOWERS
Debtor(s)

Case No. 09-42242

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2009.
- 2) The plan was confirmed on 02/10/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/26/2010, 06/29/2010, 09/21/2010, 05/16/2011, 09/06/2011, 06/07/2012.
- 5) The case was dismissed on 09/04/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,202.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,078.00
Less amount refunded to debtor	\$5,403.97

NET RECEIPTS: **\$55,674.03**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,497.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,858.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,356.21**

Attorney fees paid and disclosed by debtor: \$2.10

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AC JAACKS CREDIT UNION	Unsecured	19,581.00	33,973.95	33,973.95	15,288.28	0.00
AC JAACKS CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
AC JACKS CREDIT UNION	Unsecured	9,541.00	NA	NA	0.00	0.00
AC JACKS CREDIT UNION	Unsecured	8,683.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	1,743.00	1,743.06	1,743.06	784.38	0.00
COLLECTION PROFESSIONALS	Unsecured	118.00	134.60	134.60	60.57	0.00
COMMUNITY HOSPITAL	Unsecured	511.00	NA	NA	0.00	0.00
COMMUNITY HOSPITAL	Unsecured	80.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	6,701.28	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Secured	13,250.00	20,712.49	20,712.49	16,776.86	1,955.48
HAMMOND RADIOLOGIST	Unsecured	59.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE INC	Unsecured	NA	17,949.98	17,949.98	515.46	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	6,000.00	NA	NA	0.00	0.00
LAKE IMAGING	Unsecured	107.00	275.00	275.00	123.75	0.00
LITTON LOAN SERVICING	Unsecured	73,460.52	NA	NA	0.00	0.00
LITTON LOAN SERVICING	Secured	58,230.00	112,070.44	NA	0.00	0.00
LITTON LOAN SERVICING	Secured	NA	25,840.50	2,329.88	2,329.88	0.00
MCI COMMUNICATIONS	Unsecured	425.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	250.00	250.00	250.00	112.50	0.00
MUNSTER MEDICAL RESEARCH	Unsecured	130.00	591.69	591.69	266.26	0.00
NICOR GAS	Unsecured	4,492.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,956.00	2,956.01	2,956.01	1,330.20	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	469.72	469.72	211.37	0.00
SANTANDER CONSUMER USA	Secured	5,425.00	8,393.52	5,425.00	4,401.72	510.93
SANTANDER CONSUMER USA	Unsecured	3,735.02	0.00	2,968.52	1,335.83	0.00
SEARS DENTAL	Unsecured	312.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	7,309.00	7,365.22	7,365.22	3,314.35	0.00
VILLAGE OF LANSING	Unsecured	250.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,329.88	\$2,329.88	\$0.00
Debt Secured by Vehicle	\$26,137.49	\$21,178.58	\$2,466.41
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,467.37	\$23,508.46	\$2,466.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,677.75	\$23,342.95	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,356.21</u>	
Disbursements to Creditors	<u>\$49,317.82</u>	
TOTAL DISBURSEMENTS :		<u>\$55,674.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.